

PROPOSALS

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Honourable and Voluntary Societies,

FOR

Insurance on **MARRIAGE:**

AT

Their OFFICE at the *Golden Harp* near the *May-Pole*, and almost against *Somerset-House* in the *Strand*.

14. Decemb. 1710.

WHEREAS the State of Marriage is the most Honourable State in the World, but many Persons who enter into it, are made very Miserable for want of a futable Provision to begin the World, and thereby reduc'd to very great Hardships: To prevent such Mischiefs, and in order to advance the Fortunes of Persons in the World when they enter into a Marriage-State, the Person who undertakes to establish these Societies, proposes as follows, viz.

I. That a Society be compos'd of Two Thousand One Hundred Persons of both Sexes, who may insure on their own or any other Persons Marriages for their own Benefit and Advantage.

II. That every Subscriber in this Society shall pay Five Shillings upon their Subscribing, which shall be for a Policy and Stamps; and their Policy shall entitle them, or their Assigns, to Five Hundred Pounds, payable in thirty Days after the Marriage of the Person or Persons insur'd upon: provided Two Thousand One Hundred Persons have subscrib'd, and shall pay their Contributions; or otherwise in propotion to the Number of Subscribers then being.

III. That all and every the Subscribers pay or cause to be paid at the Office aforesaid Five Shillings towards each Claim made on this Society, until their own Marriage, or the Marriage of the Person on whom they subscribe, within seven days after notice of every such Marriage left at their House or Place of Abode, if within the Liberties of *London* and *Westminster*; and for such as live out of the said Liberties, they must depute some Person within the same to pay the Contributions for them towards such Claim or Claims: And for want of such Payments as express'd in this Article, such Persons shall be excluded the several Benefits of this Society, and their Policy thereby become void.

IV. That all and every the Subscribers, on changing their Place of Abode, leave notice thereof in Writing at the Office aforesaid, within seven Days after such Change: And for want of such Notice, to be excluded the several Benefits of this Society, and their Policy to be void.

V. That all and every the Subscribers (by virtue of their Marriage, or of the Marriage of the Person whom they subscribe upon) claiming on this Society, do produce a Certificate sign'd by three credible Witnesses present at the Solemnizing thereof, the Minister or Clerk to be one; and where any Doubt shall arise, at the Request of the

Director, such Subscriber shall be oblig'd to make Oath, or Affirmation of the Truth thereof, before a Master in Chancery.

VI. That the first Hundred Subscribers shall be oblig'd to continue single or unmarried, from the Date of their respective Policies, three Calendar Months: The second Hundred, four Months: The third and fourth Hundreds, five Months: The fifth and sixth Hundreds, six Months: The seventh and eighth Hundreds, seven Months: The ninth and tenth Hundreds, eight Months. And all after that, nine months; unless it shall be found necessary to prolong the Time, as Occasion shall require, for the Benefit of the Society.

VII. That all and every the Subscribers, or such who are subscrib'd on, who are married within the Times limited, or are married in *Ludgate*, the *Fleet*, *Queen's-Bench*, or other Prisons, be excluded the several Benefits and Advantages of this Society, and their Policies thereby become void and forfeited.

VIII. That the Books of this Society shall at all reasonable Times be laid before the Trustees for their Examination; and no other Persons admitted to inspect the same, but the Trustees or Persons by them deputed. Which Books, for the greater Satisfaction of the Subscribers, shall always be cast up before the said Trustees, or Persons by them deputed.

IX. That Six Trustees be chosen when Five Hundred Persons have subscrib'd, and Six more when a Thousand Persons have subscrib'd: The said Twelve Trustees to be yearly chosen out of the Society.

X. That when Six Trustees are chosen as aforesaid, the Director will give Two Thousand Pounds Security for the Payment of all Claims made on this Society: Which is more than double the Sum can be in his hands when the Society is compleat.

XI. That so soon as the first Six Trustees are chosen, and the Security given as aforesaid, the Director shall have power to call in one Claim of each Subscriber, towards the first Claim that shall be made on this Society; according to the Limitations in the third Article.

XII. That the Proposer, his Heirs, Executors, Administrators, or Assigns, be Director, or Directors, and have power to deduct 5 *l. per Cent.* for his or their Use, out of all Claims; to employ what Persons he or they shall see convenient, and to dismiss the same at pleasure: and have power to alter, amend, or add any Article (that shall not augment the Charge of the Subscribers) with Consent of the Majority of the Trustees for the time being.

For the SECOND SOCIETY, the Director proposes,

THAT Two Thousand One Hundred Persons be admitted into this Society, who may insure as in the first Society; only paying Two Shillings and Six Pence for each Policy and Stamp, and Two Shillings and Six Pence towards each Claim when it shall become due: Which

Policy will intitle the Person to Two Hundred and Fifty Pounds if the Society be full, or proportionable to the Number of Subscribers.

This Society to be subject to the same Articles with the former.

Attendance will be given at the Office aforesaid from Eight in the Morning till Twelve, and from Two till Six; Sundays and Holidays excepted. (PROPOSALS to be given Gratis.)

Witness the Hands of the Trustees and Proposer

PROPOSALS by the Honorable Voluntary Societys, for Insurance on Births of Children, by a Weekly Dividend.

I. **T**HAT Two Thousand Persons be admitted into this Society, who may insure on the Birth of their own Children, or the Birth of any other Persons, for their own Profit and Advantage: All the said Children to be born in Wedlock.

II. That every Subscriber pay Five Shillings at entrance, which shall be for Policy and Stamps; which Policy shall entitle them or their Assigns to the Benefits hereafter mentioned.

III. That every Subscriber pay, or cause to be paid, Ten Shillings per Week into this Society, every Week after the fourth day of February next, on the Tuesdays, Wednesdays or Thursdays in every Week, at the Place where the Office may be kept, until the Birth of their own Child, or the Child or Children, he, she, or they may insure upon: Notice of which to be left at the Office within seven days after the Birth of the said Child; and for want of such Notice, to be excluded this Society, and their Policies to be void.

IV. That when Two Thousand Persons have insur'd, and paid their Ten Shillings each into this Society, the Sum will amount to One Thousand Pounds: Which Thousand Pounds shall be equally divided among the several Insurers that shall make their Claims in that Week; and if there be but one Claim, then that Claimant shall have the whole Thousand Pounds: But if the Society be not complete, then all and every the Ten Shillings, paid by the several Subscribers in that Week, shall be divided after the manner above mentioned; which Dividend shall be made on the Monday in every Week, seven Days after the last Claim may be made. Notice of which Claims may be left at any time between the Hours of Eight and Twelve in the Forenoon, and between Two and Eight in the Afternoon, from Monday Morning till Saturday Night, at the Office aforesaid.

V. If it shall so happen that there is no Claim made in any Week, then the Money paid in that Week shall be equally divided, the four next Weeks following, among the several Insurers that may make their Claims in the said Weeks: That is to say, one Quarter Part in the Week next ensuing; the second Quarter in the next Week; the third Quarter in the third Week; the fourth and last Quarter in the fourth Week after that Week there was no Claim made.

VI. Every Woman insur'd on in this Society, having two or more Children at a Birth, it shall be to all Intents and Purposes as tho she had but one Child, and no other-wife.

VII. That every Child so born must live twelve Hours after the said Birth, or their Policies to be void.

VIII. That every Subscriber, who, by virtue of the Birth or Births of any Child or Children, shall make any Claim on this Society, do produce a Certificate, sign'd by three credible Witnesses, of the Birth of the said Child

or Children, and their living twelve hours after (the Midwife to be one) And where any Doubt shall arise, the Director, with the Majority of the Trustees, shall oblige the Person or Persons to make Oath or Affirmation of the Truth thereof before a Master in Chancery, or some other Magistrate.

IX. That if any of the first Hundred Children, whose Births are insur'd on, happen to be born in less than two Calendar Months, after the Date of the respective Policies, the said Policies shall be void. The same for those of the second and third Hundreds, in case the Children be born in less than three Months; for the fourth, fifth, and sixth Hundreds, in case they are born in less than four Months; for the seventh, eighth, ninth and tenth Hundreds, in case they are born in less than five Months; and all the Hundreds after that, in less than six Months.

X. That six Trustees be chosen in six Weeks after the opening of the Books of the Society, unto whom the Proposer will give sufficient Security for the payment of all Claims that may be made on this Society, according to these Proposals. But for the greater Satisfaction of all the Subscribers, the Director proposes that a Treasurer be chosen by the Majority of the Trustees and himself, into whose Hands the Money shall be paid every Night, until the time the Dividend shall be made; and that one of the Trustees, or a Person by them deputed, attend at the Office every day that the Subscriptions are to be paid in; and that he, with the Director, pay the Money into the Treasurer's Hands as aforesaid: For which Attendance the Director will pay Five Shillings per Day to the Trustee, or Person by him deputed, provided the Person deputed be a Member of this Society.

XI. That the said six Trustees be chosen once every three Months, after this manner: The Director shall nominate the Six old Ones, with Twelve other Members; out of which the Subscribers shall chuse Six for the next three Months, and so to continue every three Months, except it shall be found prejudicial to the Society; in which Case, the Trustees, with the Director, shall have liberty to alter the Method of choosing them.

XII. That the Books of the Society shall, at all reasonable times, be laid before the Trustees, to be examin'd by them, or Persons by them deputed; and no other Person shall be admitted to overlook the same: Which Books shall, at all times, be cast up before them.

XIII. That the Proposer, his Heirs, Executors, Administrators or Assigns, be Director or Directors; and that he or they have Power to deduct five Pounds per Cent. out of all Claims, and to imploy what Persons he or they shall think fit, and to dismiss the same at pleasure; and have power to alter, amend, or add any Article, which shall not add to the Charge of the Subscribers, and shall be adjudg'd by the Majority of the Trustees to be for the Benefit of the Society.

PROPOSALS for a SECOND SOCIETY.

THAT Two Thousand Persons be admitted on the same Regulations with the former, in which any Person subscribing, and paying Four Shillings for Policies and Stamps, and Five Shillings every Week until the Birth of the Child or Children, he, she, or they subscrib'd on, may be entitled to a Dividend of Five Hundred Pounds,

or to the whole Sum, provided there is but one Claim in that Week, or otherwise in proportion to the Number of Subscribers; that is to say, all and every the Five Shillings paid in that Week, he, she, or they make their Claims in.

PROPOSALS for a THIRD SOCIETY.

THAT Two Thousand Persons be admitted into this Society, subject to the same Regulations with the former; in which every Person subscribing, and paying two Shillings and Sixpence for Policy and Stamps, and two Shillings and Sixpence every Week until the Birth of the Child or Children on whom he, she, or they have subscrib'd; will be entitled to a Dividend of Two Hundred and Fifty Pounds, provided the full Number of Two Thousand Persons have subscrib'd, and paid their Contributions: otherwise to a Dividend of all and every the Two Shillings and Sixpences paid into this Society that

Week, he, she, or they shall make such Claims.

Note, That no Society can be more Beneficial than this, because every Subscriber may give a very near guess as to the Charge they will be at, according to the Society they subscribe in. And if any Person subscribes in all three Offices, they may be entitled to the Sum of Seventeen Hundred and Fifty Pounds for paying Twenty Two Pounds Fifteen Shillings; which is the uttermost Charge any can be at, if they pay their Weekly Contributions for the longest Time set forth in these Articles.

